

IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT  
OF PENNSYLVANIA

|                         |   |                         |
|-------------------------|---|-------------------------|
| In Re:                  | ) |                         |
|                         | ) | BANKR. NO. 20-20508-CMB |
| GREGORY A. RAGER and    | ) |                         |
| HOLLY J. RAGER,         | ) |                         |
|                         | ) | CHAPTER 13              |
| Debtors.                | ) |                         |
| _____                   | ) |                         |
|                         | ) |                         |
| GREGORY A. RAGER and    | ) |                         |
| HOLLY J. RAGER,         | ) |                         |
|                         | ) |                         |
| Debtors/Movants,        | ) |                         |
|                         | ) |                         |
| v.                      | ) |                         |
|                         | ) |                         |
| FREEDOM MORTGAGE CORP., | ) |                         |
|                         | ) |                         |
| Creditor/Respondent.    | ) |                         |

CERTIFICATE OF SERVICE

I certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than 18 years of age, and that a true and correct copy of the Interim Mortgage Modification Order dated December 1, 2022, Doc. No. 95 was served on December 1, 2022 by electronic mail addressed as follows:

Mario J. Hanyon on behalf of Creditor Freedom Mortgage Corporation,  
[wbecf@brockandscott.com](mailto:wbecf@brockandscott.com), [mario.hanyon@brockandscott.com](mailto:mario.hanyon@brockandscott.com)

Brian Nicholas on behalf of Creditor Freedom Mortgage Corporation,  
[bnicholas@kmlawgroup.com](mailto:bnicholas@kmlawgroup.com)

Office of the United States Trustee, [ustpreion03.pi.ecf@usdoj.gov](mailto:ustpreion03.pi.ecf@usdoj.gov)

Thomas Song on behalf of Creditor Freedom Mortgage Corporation, [pawb@fedphe.com](mailto:pawb@fedphe.com)

Ronda J. Winnecour, [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com);  
[LMP@chapter13trusteewdpa.com](mailto:LMP@chapter13trusteewdpa.com)

By first class mail addressed as follows:

Freedom Mortgage Corporation  
Attn: Sarah Davis, Senior Vice-President  
Bankruptcy Department, 10500 Kincaid Drive  
Fishers, IN 46037

Dated: December 1, 2022

/s/ Glenn R. Bartifay  
GLENN R. BARTIFAY, ESQUIRE  
Pa. Id. No. 68763  
Counsel for Movants/Debtors

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